

Information to identify the case:			
Debtor 1:	Patricia Dayne Brown		Social Security number or ITIN: xxx-xx-1776
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed for chapter: 7 2/16/22
Case number:	22-01739		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patricia Dayne Brown	
2. All other names used in the last 8 years		
3. Address	25W033 Keswick Lane Naperville, IL 60540	
4. Debtor's attorney Name and address	Christina Banyon CKB Lawyers, LLC 60 North Chicago Joliet, IL 60432	Contact phone 312-848-8199 Email: cbanyon.law@gmail.com
5. Bankruptcy trustee Name and address	Gina B Krol Cohen & Krol 105 West Madison St Ste 1100 Chicago, IL 60602	Contact phone 312-368-0300 Email: gkrol@cohenandkrol.com

For more information, see page 2 >

Debtor **Patricia Dayne Brown**

Case number **22-01739**

6. Bankruptcy clerk's office	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/17/22
7. Meeting of creditors	March 14, 2022 at 12:00 PM	Location: Appear by VIDEO. See details, www.justice.gov/ust-regions-r11, Click: Chicago, Illinois Office
8. Presumption of abuse	The presumption of abuse does not arise.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim	Filing deadline: 5/13/22 Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Patricia Dayne Brown
Debtor

Case No. 22-01739-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Feb 17, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia Dayne Brown, 25W033 Keswick Lane, Naperville, IL 60540-5909
29664483	+ BMO Harris, PO Box 367, Arlington Heights, IL 60006-0367
29664484	+ BMO Harris, PO Box 6101, Carol Stream, IL 60197-6101
29664485	+ Champion Mortgage, PO Box 818061, Cleveland, OH 44181-8061

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cbanyon.law@gmail.com	Feb 17 2022 21:45:00	Christina Banyon, CKB Lawyers, LLC, 60 North Chicago, Joliet, IL 60432
tr	+ EDI: QGBKROL.COM	Feb 18 2022 02:48:00	Gina B Krol, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600
29664482	+ EDI: CITICORP.COM	Feb 18 2022 02:48:00	Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
29664486	+ EDI: RMSC.COM	Feb 18 2022 02:48:00	HSN, PO Box 530905, Atlanta, GA 30353-0905
29664487	+ EDI: RMSC.COM	Feb 18 2022 02:48:00	JC Penney, PO Box 960090, Orlando, FL 32896-0090
29664488	+ EDI: RMSC.COM	Feb 18 2022 02:48:00	QVC, PO Box 530905, Atlanta, GA 30353-0905
29664489	+ EDI: USAA.COM	Feb 18 2022 02:48:00	USAA Credit Card, 10750 McDermott, San Antonio, TX 78288-1600

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0752-1

User: admin

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Date Rcvd: Feb 17, 2022

Form ID: 309A

Total Noticed: 11

Date: Feb 19, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
Christina Banyon	on behalf of Debtor 1 Patricia Dayne Brown cbanyon.law@gmail.com
Gina B Krol	gkrol@cohenandkrol.com gkrol@ecf.axosfs.com;gkrol@cohenandkrol.com;acartwright@cohenandkrol.com;jneiman@cohenandkrol.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3